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**TAXES**

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**BENEFITS**



**MYTH**

***I CAN'T FILE FOR TAXES BECAUSE I'M  
A STUDENT.***

**TRUTH**

***FILING FOR TAXES DEPENDS ON THE  
INCOME YOU MADE THE YEAR BEFORE  
AND WHETHER OR NOT SOMEONE  
ELSE IS CLAIMING YOU AS A  
DEPENDENT. YOU CAN BE A STUDENT  
AND FILE FOR YOUR OWN TAXES.***

## **MYTH**

***I DON'T GET ANY MONEY BACK IF I DIDN'T WORK.***

## **TRUTH**

***TAXES LET YOU KNOW IF YOU OVERPAID OR UNDERPAID THE GOVERNMENT. IF YOU DID NOT WORK, YOU MAY NOT FALL UNDER EITHER OF THESE CATEGORIES. HOWEVER, THERE MAY BE SOME IRS DOCUMENTS (I.E. NYC 210) WORTH FILING IF YOU'RE A STUDENT WHO DID NOT WORK AND WAS NOT CLAIMED BY ANYONE ELSE.***

# MYTH

***I BARELY MADE ANY MONEY. I'M NOT FILING TAXES.***

# TRUTH

<b>IF your filing status is...</b>	<b>AND at the end of 2008 you were...*</b>	<b>THEN file a return if your gross income was at least...**</b>
single	under 65	\$8,950
	65 or older	\$10,300
head of household	under 65	\$11,500
	65 or older	\$12,850
married, filing jointly***	under 65 (both spouses)	\$17,900
	65 or older (one spouse)	\$18,950
	65 or older (both spouses)	\$20,000
married, filing separately	any age	\$3,500
qualifying widow(er)	under 65	\$14,400
with dependent child	65 or older	\$15,450

## **MYTH**

***I FILED FOR THIS YEAR, BUT I NEVER FILED FOR THE PREVIOUS 2 YEARS AND IT'S TOO LATE.***

## **TRUTH**

***YOU HAVE UP TO 3 YEARS TO CLAIM BACK TAXES WITHOUT RISK OF LOSING YOUR RIGHTS TO OWED MONIES.***

***IF YOU LOST YOUR W-2(s), YOU CAN CONTACT YOUR FORMER EMPLOYER FOR AN ADDITIONAL COPY.***

[www.irs.gov](http://www.irs.gov)



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**NYC**

**Human Resources Administration**  
Department of Social Services

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## **MYTH:**

***Welfare...what's that? Food Stamps?***

## **TRUTH:**

***"Welfare" or Cash Assistance as it's now known,  
is only one component of Public Benefits.***

***Welfare – Cash Assistance***

***Food Stamps – Purchasing Food Items***

***Utility Assistance – HEAP / Lifeline***

***Adult / Child Health Insurance – Medical  
Coverage***

***WIC – Woman, Infant, Child***

***School Meals***



***MYTH:***

**Welfare is for lazy people who don't work.**

***TRUTH:***

**“Welfare” is only one component of Public Assistance – an array of services and supports created for anyone who could use additional resources to cover living expenses. You must be working or looking for employment for most benefits.**



***MYTH:***

**Students don't qualify for benefits.**

***TRUTH:***

**Students have to meet special requirements for SOME benefits, but not all. For instance, you can qualify for Medical Insurance and Public Assistance by meeting income guidelines like anyone else. For Food Stamps students need to be working 20 hours a week OR in the Work Study program OR have a child under the age of 12, or others.**



***MYTH:***

**I live with my parents and receiving benefits will mess up what they're getting.**

***TRUTH:***

**After the age of 21, even if you live with your parents, you can apply for your own benefits. Sometimes it's more beneficial to receive two sets of benefits. You would have to demonstrate proof of your expenses and, usually through a letter, that your parent does not provide you with any support other than a roof over your head.**



***MYTH:***

**I don't need benefits. I need money for books and tuition.**

***TRUTH:***

**Assistance received through benefits can make income available that was otherwise being utilized for basic living needs. For instance, \$176 in Food Stamps (the max a single individual can receive) means that money is no longer coming out of your funds. Or Health Insurance means not having to pay for hospital bills yourself.**



***MYTH:***

**I used to get benefits but I don't qualify anymore. They cut me off.**

***TRUTH:***

**Yes, as your circumstances change your benefits will be adjusted. You should come and see your Single Stop Coordinator to see how your benefits will be affected or if your change means that you're now eligible.**

**You can also come and see your Single Stop Coordinator for additional resources aside from benefits.**